

## 16 Coefficients of variation for MFI interest rates on outstanding amounts of euro-denominated loans to, and deposits from, euro area residents <sup>1)</sup>

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Deposits</b>													
From households													
With an agreed maturity of: <i>up to 2yrs</i>	0.89	0.91	0.93	0.92	0.93	0.94	0.94	0.94	0.94	0.96	0.97	0.98	0.99
<i>over 2yrs</i>	0.38	0.39	0.40	0.39	0.39	0.39	0.39	0.39	0.39	0.40	0.39	0.40	0.39
From non-financial corporations													
With an agreed maturity of: <i>up to 2yrs</i>	1.15	1.12	1.11	1.09	1.12	1.05	1.08	1.12	1.19	1.27	1.36	1.36	1.53
<i>over 2yrs</i>	0.27	0.27	0.28	0.27	0.28	0.27	0.27	0.26	0.26	0.25	0.24	0.28	0.34
Repos	3.09	1.59	1.37	1.49	1.44	1.46	1.48	1.14	1.40	1.81	1.52	1.14	5.15
<b>Loans</b>													
To households													
For house purchases:													
With an agreed maturity of: <i>up to 1yr</i>	0.37	0.37	0.36	0.36	0.37	0.38	0.38	0.39	0.39	0.36	0.36	0.34	0.34
<i>over 1 and up to 5yrs</i>	0.31	0.32	0.31	0.32	0.33	0.33	0.33	0.34	0.34	0.34	0.34	0.35	0.35
<i>over 5yrs</i>	0.26	0.26	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Consumer credit and other loans:													
With an agreed maturity of: <i>up to 1yr</i>	0.45	0.44	0.43	0.43	0.44	0.44	0.42	0.45	0.44	0.55	0.63	0.62	0.60
<i>over 1 and up to 5yrs</i>	0.39	0.40	0.38	0.39	0.40	0.40	0.39	0.39	0.40	0.39	0.39	0.39	0.39
<i>over 5yrs</i>	0.21	0.21	0.20	0.21	0.21	0.21	0.21	0.22	0.22	0.22	0.22	0.22	0.23
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr<sup>2)</sup></i>	0.17	0.17	0.16	0.16	0.16	0.16	0.15	0.16	0.16	0.15	0.16	0.15	0.16
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	0.25	0.26	0.26	0.27	0.27	0.26	0.26	0.26	0.27	0.27	0.27	0.27	0.27
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	0.27	0.27	0.27	0.27	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.27
With an agreed maturity of over 2yrs <sup>2)</sup> and a residual maturity of: <i>up to 2yrs<sup>2)</sup></i>	0.17	0.17	0.16	0.16	0.16	0.16	0.15	0.16	0.16	0.15	0.15	0.15	0.15
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.21	0.22	0.21	0.21	0.21	0.20	0.21	0.21	0.21	0.21	0.21	0.21	0.21
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.30	0.30	0.30	0.30	0.30	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.30
To non-financial corporations:													
With an agreed maturity of: <i>up to 1yr</i>	0.37	0.36	0.37	0.37	0.36	0.37	0.34	0.35	0.35	0.34	0.37	0.36	0.36
<i>over 1 and up to 5yrs</i>	0.26	0.25	0.25	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.25	0.25
<i>over 5yrs</i>	0.17	0.17	0.17	0.17	0.17	0.17	0.17	0.18	0.18	0.18	0.18	0.18	0.18
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr<sup>2)</sup></i>	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.19	0.19	0.18	0.19	0.18	0.19
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	0.23	0.22	0.22	0.23	0.22	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	0.26	0.26	0.25	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.27
With an agreed maturity of over 2yrs <sup>2)</sup> and a residual maturity of: <i>up to 2yrs<sup>2)</sup></i>	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.19	0.19	0.18	0.19	0.19	0.19
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.20	0.20	0.20	0.20	0.20	0.21	0.20	0.20	0.20	0.20	0.21	0.20	0.21
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.25	0.24	0.24	0.24	0.24	0.26

Source: ECB MFI interest rate statistics.

1) In the above table 'up to' shall mean 'up to and including', i.r.r. = interest rate reset.

2) Data are collected as of December 2014 under Regulation ECB/2013/34.